

## Adviser Fee Schedule

**Financial Consult.** Adviser may offer Client one-time financial planning or consultative engagements for a flat dollar fee. This flat fee will be agreed in advance and will be based on the estimated time required for and the complexity of the planning work requested by Client. Examples of these engagements include assistance with estate planning or the probate process, plans for exercising employer-issued options or restricted stock units, and review of personal or business insurance. This fee will generally range from **\$750 to \$5,000** and is payable once the planning work is completed.

**Financial Planning.** Upon execution of a financial planning agreement, Client will pay a one-time planning fee that will typically range from **\$2,500 to \$8,500**, paid at time of plan review. This fee includes data gathering, data input and plan preparation, presentation of the financial plan and Adviser recommendations, and any additional follow-up pertinent to providing a finalized plan and recommendations. A comprehensive financial plan can provide an all-purpose tool that enables Adviser and Client, working together, to make better financial decisions because each individual decision is made within the context of the full picture. The financial planning agreement covers the initial discovery meeting, the meeting to review the plan with client and a 6-month time-frame to allow for follow-up review discussion.

**Ongoing Financial Planning and Wealth Management.** During the term of an ongoing financial planning and wealth management agreement, Client will pay an annual fixed fee that will typically range from **\$2,500 to \$35,000** annually, in semiannual or quarterly installments, and in arrears. Fee installments will typically be deducted directly from the investment accounts of Client, but in some cases, Client may be invoiced directly for fee. Adviser fees are subject to annual review and may increase by three to five percent each year. Client will be advised in advance of any change in fees. Fees are based on the particular services selected and, on the nature, and complexity of Client circumstances. Selection of services is assessed through dialogue with Client to determine the scope of services required.